

## COMMERCIAL FEE SCHEDULE

Effective 7/1/24

### Account Fees

Abandoned Property	\$75
Account Inactivity Fee (per month) <i>Charged to accounts with no activity for 1096 days</i>	\$5
Account Research <i>Per hour, 1 hour minimum</i>	\$25
Bad Address Fee (per month)	\$5
Coin Counting (free for customers)	8% of total
Document Replacement Fee	\$10
Early Account Closeout Fee (within 6 months)	\$15
Foreign Check Collection Fee <i>Exchange and Correspondent Bank Fees may apply</i>	\$35
Garnishments/Levies	\$125
Insufficient Funds Fee*+	\$35
IRA Transfer Fee (per plan)	\$50
Money Orders	\$4
Notary Service	FREE
Paper Statement Fee (per month)	\$3
Photocopy/Check Copy	\$2
Returned Deposited Item	\$10
SEP IRA Annual Fee (per plan)	\$50
Signature/Medallion Guarantee	\$50
Special Mail Handling (excluding postage)	\$2
Stop Payment Fee	\$35
Sustained Overdraft Fee* <i>Per day after 5th day overdrawn</i>	\$10
Treasurer/Bank Checks	\$6
Temporary Check Printing (per page of 3)	\$3
Unavailable Funds Fee*+	\$35

### Cash Management Services

*Cash Management Fees are per month*

Remote Deposit Capture	\$75
Automated Clearing House (ACH)	\$25
Online Wire Transfers	\$25
Automated Target Sweep Zero Balance Service	\$25
Automated Line of Credit Advance Service	\$75

### Overdraft Protection Services

Overdraft Protection Transfer Fee (Daily) <i>Requires Service Agreement</i>	\$10
Minuteman Business Cash Reserve Annual Fee <i>Product has been discontinued; fee applies to existing lines</i>	\$25
Insufficient Funds Fee*+ <i>Applies to Occasional Overdraft Privilege Service - please refer to OOPS disclosure for eligibility and more information.</i>	\$35

### Digital Banking & Bill Pay

Digital Banking	FREE
Bill Pay	FREE
Bill Pay Expedited Payments <i>Electronic Same Day</i>	\$15
<i>Overnight Paper Check</i>	\$25

### Wire Transfers

Domestic Wire (Incoming)	\$15
Domestic Wire (Outgoing)	\$25
International Wire (Incoming)	\$15
International Wire (Outgoing)	\$50

### ATM/Mastercard® Debit Card Services

BSSB ATM Locations	FREE
Non-BSSB ATM Withdrawals*	\$3
Point of Sale Transactions	FREE
Card Replacement / Re-Pin	\$10
Expedited Card Delivery	\$50

### Safe Deposit Boxes

*Subject to Availability at Mill Street, Holden, and Auburn Branches*

Annual Rents\*\*:

2 x 5	\$55	3 x 10	\$80
3 x 5	\$60	5 x 10	\$110
5 x 5	\$70	10 x 10	\$175

Late Fee (per month)	\$10
Key Replacement	\$25
Drilling of Box	\$25 plus Locksmith & Notary Cost

**\*Fees and service charges causing overdrawn status can trigger the Sustained Overdraft Fee.**

**+This fee applies to items created by check, in-person withdrawals, ATM/Debit Card withdrawals, or other electronic means.**